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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/354,870  
Group Art Unit: 3652  
Filing Date: July 16, 1999  
Applicant: Wilson, et al.  
Entitled: TAX REFUND SYSTEM  
Docket No.: BLO 1134-012

**RECEIVED**  
OCT 26 2004  
**GROUP 3600**

Mail Stop AMENDMENT  
Commissioner for Patents  
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Alexandria, VA 22313-1450

**CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)**

Date of Deposit: *October 15, 2004*

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*Kim B. Powers*  
Kim B. Powers

Sir:

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

As authorized and encouraged under 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b), Applicant(s) submits herewith certain supplemental patent references, publications and/or other information which the Patent and Trademark Office may wish to consider in examining the above-identified patent application. The references and information are listed below and on attached form PTO-1449.

10/22/2004 LWONDIMI 00000075 09354870

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**BEST AVAILABLE COPY**

### **U.S. PATENT DOCUMENTS**

| <b>U.S. PATENT NO.</b> | <b>INVENTOR(S)</b> |
|------------------------|--------------------|
| 5,025,372              | Burton, et al.     |
| 5,206,803              | Vitagliano, et al. |
| 5,394,487              | Burger, et al.     |
| 5,644,727              | Atkins             |
| 5,787,404              | Fernandez-Holmann  |
| 5,878,405              | Grant, et al.      |
| 5,946,668              | George             |
| 5,991,736              | Ferguson, et al.   |
| 6,064,983              | Koehler            |
| 6,070,153              | Simpson            |
| 6,105,865              | Hardesty           |
| 6,202,052              | Miller             |
| 6,532,450              | Brown, et al.      |

### **FOREIGN PATENT DOCUMENTS**

| <b>COUNTRY</b> | <b>PATENT NO.</b> | <b>INVENTOR(S)</b> |
|----------------|-------------------|--------------------|
|                | WO-98/28699-A1    | Fraser             |

### **OTHER DOCUMENTS**

1. Union Bank Offers Assistance Program for Customers Affected by Southland Fires, Business Wire, 10/29/93
2. First Interstate Bank Will Donate \$1 Million to Earthquake Relief, Offer Financial Aid to Earthquake Victims, PR Newswire, p0118LA025, 1/18/94.
3. Taxless Innovations Give Postal Service Run for its Money, PR Newswire, 0309SD005, 3/9/90.
4. Giovetti, How to File Your Tax Return Electronically, Compute, v15, n4, pS9(3), 4/93.
5. Gellis, Harold C., "How to Get Plugged into Electronic Tax Filing", Journal of Accountancy v17n6PP56-60, June 1991, Dialog file 15 Accession No. 00553977

6. Mannix, "It's payoff time", U.S. News & World Report, 1994, Vol 117, No. 11, Pg. 77
7. Kemp, "Discover Debuts It's First Platinum card", DM News, January 4, 1999, page 2
8. "Discover's Platinum May Stand Out in the Platinum Crowd", Credit Card News, January 15, 1999
9. "Your Platinum Partner Certificate Has Arrived", Discover Financial Services, Inc., date unknown

A copy of each document is included for the express purpose of providing the Patent and Trademark Office with ample opportunity to evaluate the same and arrive at an independent assessment of the materiality of each, if any, to the examination of the above-identified application.

In reviewing the enclosed copies of the above documents, the Examiner is instructed to ignore any underscoring or highlighting which may have been done because such markings may or may not have any relationship to the subject matter of the above-identified application. The copies being submitted with this Information Disclosure Statement are the best copies available at this time.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant(s) submit this statement in accordance with their duty of disclosure under 37 C.F.R. §1.56. This statement is filed in accordance with 37 C.F.R. 1.97(c), after the mailing date of a first Office Action on the merits, but before the mailing date of either a final action or a Notice of Allowance.

This Information Disclosure Statement is accompanied by a fee as required by 37 C.F.R. 1.97(c) in the amount of \$180.00 as set forth in 37 C.F.R. 1.17(p).

Applicant(s) respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: October 25, 2004

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FORM PTO-1449 TO BE FILED WITH  
INFORMATION DISCLOSURE STATEMENT

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: Filing Date: July 16, 1999  
INFORMATION : Applicant: Wilson, et al.  
DISCLOSURE STATEMENT : Group Art Unit: 3652  
BY APPLICANTS : Examiner: J. Fischetti

U.S. PATENT DOCUMENTS

| Examiner's Initial | Document Number | Date | Name               | Class/Sub-class |
|--------------------|-----------------|------|--------------------|-----------------|
|                    | 5,025,372       |      | Burton, et al.     |                 |
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|                    | 6,532,450       |      | Brown, et al.      |                 |

FOREIGN PATENT DOCUMENTS

| Examiner's Initial | Document Number | Date | Country/Name | Translation yes/no |
|--------------------|-----------------|------|--------------|--------------------|
|                    | WO-98/28699-A1  |      |              |                    |

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Taxless Innovations Give Postal Service Run for its Money, PR Newswire, 0309SD005, 3/9/90.

4. Giovetti, How to File Your Tax Return Electronically, Compute, v15, n4, pS9(3), 4/93.
5. Gellis, Harold C., "How to Get Plugged into Electronic Tax Filing", Journal of Accountancy v17n6PP56-60, June 1991, Dialog file 15 Accession No. 00553977
6. Mannix, "It's payback time", U.S. News & World Report, 1994, Vol 117, No. 11, Pg. 77
7. Kemp, "Discover Debuts It's First Platinum card", DM News, January 4, 1999, page 2
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9. "Your Platinum Partner Certificate Has Arrived", Discover Financial Services, Inc., date unknown

|          |                 |
|----------|-----------------|
| Examiner | Date Considered |
|----------|-----------------|

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of a applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.